



CLIENT NEWSLETTER

LETTER FROM THE PRESIDENT

Dear Insured:

As we approach this Easter Season, I hope this newsletter finds you all well and the first quarter of 2009 has brought peace, love, joy and TRUTH to your family.

I also pray you and the rest of America is aware of what's going on in our country. I was just in Tallahassee on your behalf, and by the time you get this I'll be returning from Washington, DC, where I was literally fighting to "Save FREE Enterprise America starting with Healthcare." There is so much going on legislatively this day and age, it is difficult to keep up, even for me, the Legislative Chair of the Gulf Coast Health Underwriters. I'll have to say so far the new legislative issues prompted by the President's stimulation package are mesmerizing. While I agree with him that America does need to be stimulated, I sure wish we'd be stimulated to pay attention to the TRUTH of what's happening. Sadly, America did NOT vote for what is going on. Also we don't really get input on anything if we don't understand American politics, the cycles and write or visit our federal Congressmen and Senators. Heck, I'd even encourage us all to write or visit the White House.

Let's face it, Free Enterprise America could be on the line here if we don't engage and fight for our freedoms. For example, did you know that part of the Stimulus Package was a COBRA Incentive? While that might sound good to the few Americans who want to take advantage of it, it is NOT good for small group employers (ER) who offer coverage and healthcare to 70% of Americans (hence, it's not good for America at large). Here's how it will work: for all groups of more than 20 employees (EE), those employers will be forced to come up with the dollars to pay 65% of COBRA premiums for the employees' who involuntarily ended their employment from September 1, 2008 to December 31, 2009. Not only for the employee (for whom the employer was only required to pay 50% of while the employee was ac-

tively employed), but 65% of the terminated employee and their entire family's COBRA premium, penalizing the American Employer who offers coverage to Americans. That is literally stealing from every small business offering Health insurance. Sadly, many of those ERs had to downsize due to lack of dollars. So to FORCE them to leverage the governments' LACK of dollars to stimulate America and then tell America that the Government is paying for it (which eventually, they supposedly will in quarterly tax refunds), is simply ludicrous. There, of course, is no refund to the ER for the time administering this or the potential expense involved in acquiring a potential loan, plus interest, that may be necessary to pay for this stimulus. This could bankrupt several small businesses and is so outrageous that many may just stop offering Health Insurance altogether. I guess if killing off middle America's access to benefits can be called stimulus, then we Americans really are ready for socialism, starting with Socialized Healthcare. It is mind boggling. (More information on the COBRA issue can be found on page 3 in this newsletter.)

I stand in awe and am so amazed and have been totally changed by God's presence forever. In America, remember that this country was founded on the principles of "In God We Trust." Our forefathers were willing to die for our freedom! I challenge us ALL to look up to God and pray for this country. Remember it is still "in God" most of America trusts, not the government. He has equipped you and me to take action!! I encourage you to do so!! This is not about parties, Republican or Democrat, it's about Freedom or Socialism.

Please stand up for our rights. We all have to come together in times like these.

In Christ, Respectfully submitted,

Michele Powell, President



"The Truth Shall Set You Free!"

MSA Team Members

MSA's Management Team MSA School Instructors



Carol Lipp
Office
Manager



Charma Kern
Executive
Assistant /
Customer
Service



**Russ
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Jeff Sadler



John Foulkrod

MSA's Mentoring Team



Patrick Silva



Carlton Hadley

*MSA is adding
new staff this
quarter. Meet
our new mem-
bers right here
next quarter!*

Michele



**The MSA Team wishes you
the very best this Easter Season!**



2008 Tax Deductions ... Don't Forget

You have until April 15, 2009 to contribute to your H.S.A. for 2008.

Funds you withdraw from your H.S.A. are tax-free when used to pay for eligible medical expenses as described in Section 213(d) of the Internal Revenue Service Tax Code. These expenses must not have been reimbursed previously by any other coverage, such as your Flexible Spending Account. In general, the IRS requires that expenses must be for the diagnosis, cure, mitigation, treatment or pre-

vention of disease, and for treatments affecting any part or function of the body. A list of these expenses is available on the IRS Website,

www.irs.gov in IRS Publication 502, "Medical and Rental Expenses," or can be ordered directly from the IRS at 1-800-TAX-FORM.

IRS Requirements for 2008		
	Single Plan	Family Plan
Minimum Deductible	\$1,100	\$2,200
Maximum Out-of-Pocket	\$5,600	\$11,200
Contribution Limit	\$2,900	\$5,800
Catch-Up Contribution (55 or older)*	\$900	\$900

* If a spouse is also 55 or older, a second HSA must be established and a second contribution of \$900 could be made to that account.

If you pay for anything other than eligible medical expenses with your H.S.A. funds, the amount will be taxable, and you will pay an additional 10 percent tax penalty. The tax penalty does not apply if you are age 65 or older or disabled, but the amount must be reported as taxable income.

COBRA CHANGES as of March 1

Following you will find a few thoughts on the COBRA Continuation Coverage Assistance under the American Recovery and Reinvestment Act.



Keep in mind this was approved by Obama on February 17, 2009, and went into affect on March 1, 2009. The information below is a direct copy passed on from the Department of Labor, one of the two governing bodies in charge of directing this program. Employers have until April 18 to inform potentially eligible former workers who might qualify for COBRA.

Department of Labor

The American Recovery and Reinvestment Act of 2009 (ARRA) provides for a 65% reduction in COBRA premiums for certain assistance eligible individuals for up to 9 months.



An assistance eligible individual is a COBRA "qualified beneficiary" who meets all of the following requirements:

- Is eligible for COBRA continuation coverage at any time during the period beginning September 1, 2008 and ending December 31, 2009;
- Elects COBRA coverage (when first offered or during the additional election period), and
- Has a qualifying event for COBRA coverage that is the employee's involuntary termination during the period beginning September 1, 2008 and ending December 31, 2009 and does not earn more than \$125,000 individually or \$250,000 per couple.

Those who are eligible for other group health coverage (such as a spouse's plan) or Medicare are not eligible for the premium reduction. There is no premium reduction for periods of coverage that begin prior to February 17, 2009.

Individuals who request treatment as an assistance eligible individual and are denied such treatment by their group health plan may have the right to appeal to the Department. The Department is currently developing a process and an official application form that will be required to be completed for appeals.

EBSA (Employee Benefits Security Administration) is actively working to issue additional guidance regarding the COBRA premium reductions.

Please subscribe to www.dol.gov for notification of updates as guidance and educational information or contact a Benefits Advisor by calling toll free 1.866.444.3272 for more information.



NOTE: Like anything the government gets involved in of this nature, we've seen several versions of opinion on this subject, hence we recommend Employers visit the websites below and/or speak with the DOL or IRS directly as each department will be fining non-compliant Employers who are offering Health Coverage to Americans. Currently, America Employers will be penalized by the IRS at \$100 per day and ERISA at \$110 per day for non-compliance and that's per employee per day. Yikes!!



As of this writing, the deadline for all Employers sending out notifications seems firm, however, who is to send out the notifications has flip-flopped several times. Therefore, MSA is unable to give a formal opinion and encourages your to write the governing bodies or visit their websites for more information.

Cobra FAQ's: <http://dol.gov/ebsa/COBRA.html>
 IRS: <http://www.irs.gov/newsroom/article/0,,id=204505,00.html>

Florida Department of Finance
www.fldfs.com

www.NAHU.org"



The White House
 1600 Pennsylvania Avenue NW
 Washington, DC 20500
 Comments: 202-456-1111
 Switchboard: 202-456-1414
 FAX: 202-456-2461

To send an email to the president, use the website:
www.whitehouse.gov/contact
 (Snail Mail gets more attention, however.)



Contact your Florida senators in Washington:

Senator Mel Martinez
 Web Form: martinez.senate.gov/public/?p=EmailSenatorMartinez

Senator Bill Nelson
 Web Form: billnelson.senate.gov/contact/index.cfm

“The Truth will set you free!”

HEALTHCARE AWARENESS: TRAVELING ABROAD?

Be Sure You're Protected
With The Right Medical Insurance



Whether you're traveling abroad on vacation, business, studying, or church mission work, it's imperative that you carry the right kind of international travel medical insurance. Why? If you carry individual or group medical insurance (through your employer), your US-based coverage likely provides very limited or non-existent coverage for most international travel risks. Worse, if you have no health insurance at all, your risk exposure while traveling abroad can be monumental.

Medical treatment outside the US can be very costly and evacuation from a life threatening event can cost thousands of dollars more than the cost of the trip itself. To protect yourself and your loved ones, consider the extensive suite of international medical insurance products available through MSA. Coverage abroad is available for periods as little as 5 days and as much as 12 months. Physician and hospital care for illness or injury, emergency medical or political evacuation, and even injury from acts of terrorism are covered—all for an exceptionally low rate! For those



needing more comprehensive or major medical coverage while working abroad for longer stays, plans are available at very affordable rates (for much less than comparable coverage in the US!).

Obtaining a quote is easy. You can go to MSA Mentoring's website (www.msamentoring.com) and click on the International Travel & Medical Insurance button, input the coverage specifics you need, pay for your policy, and it's emailed to you instantly. Or if you prefer, call MSA directly at 941-753-0031 and speak to Patrick Silva, our Director of International Medical Insurance, and your coverage needs will be taken care of right away. Either way, don't leave home without the right protection.

Bon Voyage!

Patrick Silva
Director of International
Medical Insurance Sales



Did you know ...

Supplemental Limited Benefit Insurance Plans offer **cash payments** to policyholders! **Cash** that **you** can use to pay medical insurance deductibles, unreimbursed medical expenses such as transportation costs, or pay other bills.

MSA offers a wide range of Supplemental policies to its clients. These include Accident, Critical Illness, Cancer, Heart/Stroke, Hospital Income, Short Term Disability and Dental products.

Many families should purchase these relatively inexpensive gap policies to offset their out-of-pocket expenses. We want to take this opportunity to remind you that if you already have one of these policies, claims must be filed in order to access the cash. Seems simple, right? Yet, in our busy lives, it is easy to overlook this TRUTH, therefore, we at MSA find that the only clients that are unhappy with these policies are those who forget to file the claims.

Please call the corporate office at **941-753-0031** if you are in need of a Supplemental policy.

Employer Tips of the Day

1. In today's uncertain economic climate, employers are cutting back on employee benefits as they try to keep the business afloat. So – employers may well be interested in offering a new employee benefit that the employer does not have to contribute anything to nor do they have to administer on a payroll deduction basis. Guaranteed Standard Issue program is just that – individual DI policies, owned by the employee and paid through a monthly bank draft. This requires at least 10 employees and 10 applications but has only two medical questions to be answered!
2. Business Overhead Expense policy. Do not overlook this little gem. It helps keep small business owners' doors open should they become injured or ill. It is a disability policy designed specifically to reimburse a business owner for their business expenses that continue during a disability – rent or mortgage payment, utilities, phone, employees' salaries and benefits, etc. It is a short-term policy (24 months maximum) so the premium is not high. And – it's tax-deductible for any type of business!

Jeff Sadler
MSA School Instructor

NO INTEREST CREDIT FOR MEDICAL SERVICES



When it comes to payment options CareCredit offers a variety of payment plans, so talk to your doctor about the plans they offer and which plan works best for you.

CareCredit offers 3-, 6-, 12-, and 18-month *No Interest Plans*. *No Interest Plans* allow you to spread your payments across several months and still pay no interest as long as you make your minimum monthly payment when due and pay off the entire balance by the agreed upon due date. If you need more time to pay, CareCredit offers 24-, 36-48-, and 60-month Low Interest Plans that allow you to pay over longer periods of time with a consistent, fixed, low minimum monthly payment.

In addition to the flexible payment options, CareCredit can be used at over 100,000 practices nationwide so you can always find a provider near you.

CareCredit is a credit card that features promotional financing. These credit promotions fall in one of two categories: There are No Interest Promotions and Low Interest Promotions.

When you qualify for CareCredit, you can use it over and over again without having to reapply. You can use your

CareCredit card for you, your family, and even your pet.

If you prefer to apply over the phone, you can call [800-677-0718](tel:800-677-0718) and apply using the automated phone service 24 hours a day, seven days a week.

Just have this information handy to complete the application:

Step One:

- Apply Online at www.carecredit.com for Instant Approval CareCredit is a GE Money.

Step Two:

- Make an Appointment
CareCredit is accepted by over 100,000 providers and is the nation's leading patient financing program.

Step Three:

- Choose Your Payment Plan
While at your doctor's office, select the plan that works best for your budget.

- Your driver's license number
- Your Social Security number
- Your monthly net income amount
- Your estimated procedure amount (optional)

Simply apply and then decide ...

- Which doctor to select for your care
- When to have your treatment or procedure
- How much you want to spend
- Which payment plan works best for you

Explore with your doctor the payment plan offered and which plan would be right for you.

Carlton Hadley
Corporate Career Agent



Retirement Strategy: No Risk Quadrant

At MSA we've always focused our clients on a **"No Risk" Retirement Strategy** where our competitors have used an **Investment Strategy** of "market risk." After two serious market corrections in just these past 10 years, I think most now agree that a **"No Risk"** Strategy best suits a client's potential to actually retire some day. Numbers never lie. So to risk a 30-60% loss of retirement dollars "ever" for a 3-5% larger gain is just ridiculous. Clients are flocking to MSA after loosing hundreds of thousands of their retirement dollars, which should never happen. After 9-11 when the market tanked, Americans were told "you don't loose until you sell" so they kept the retirement dollars in

"market risk" strategies with their investment advisors. Now they've lost it all again and then some. That means they've actually had NO GAIN for 9+ years. A **"No Risk"** Strategy would have preserved those dollars both times. MSA's clients have never lost one dollar of retirement money in the down years. Their friends and family, however, are loosing 60% of their portfolios every 6-10 years. Sadly, this error will mean they may not retire now. Where are your retirement dollars today?

NOTE: If you're not a government employee or public official, you are most likely on your own for your retirement strategy. You cannot afford



to play the market.

If you lost ANY of your retirement dollars due to market risk, call me for a free consultation on your options for a no risk solution.

www.msamentoring.com
Bradenton, FL 34207
6513 14th Street West # 139



Mission

*MSA Marketing is a unique mentoring agency which strongly believes in independency. We equip clients and colleagues with the tools and strategies necessary to access financial success. **Our agents represent the entire industry, not a specific company,** and educate and inform their clients with these tools and strategies as opposed to just selling them products. **Our agents have the opportunity to be vested;** therefore, they are in business for themselves but not by themselves.*

Vision

MSA Marketing's vision is to secure pension-like retirement income streams and debt free lifestyles for its clients and colleagues, while at the same time teaching both to save free enterprise starting with the healthcare systems in America through Health Savings Accounts.

Goal

Educate and inform clients and colleagues by providing mentoring strategies and tools to assist both in understanding the simplicities of the health and financial service industries.



Visit us on the Web!



www.msamentoring.com

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